

In re:  
Elease C Gindraw  
Debtor

Case No. 19-15948-amc  
Chapter 13

District/off: 0313-2  
Date Rcvd: Nov 25, 2024

User: admin  
Form ID: 138OBJ

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Total Noticed: 39

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 27, 2024:**

Recip ID	Recipient Name and Address
db	+ Elease C Gindraw, 1247 Orthodox Street, Philadelphia, PA 19124-3132
14393476	+ AES/Past Cu, Attn: Bankruptcy, Po Box 2461, Harrisburg, PA 17105-2461
14393498	+ Crb Collection Service, 2003 S El Camino Real St, Oceanside, CA 92054-6214
14393511	+ Elease Gindraw, 1247 Orthodox Street, Philadelphia, PA 19124-3132
14393512	+ Home Credit, Attn: Bankruptcy, Po Box 2394, Omaha, NE 68103-2394
14398675	+ Jefferson Law, LLC, BNY Mellon Center, 1735 Market Street, Suite 3750, Philadelphia, PA 19103-7532
14397711	+ Jpmorgan Chase Bank, National Association, C/o Thomas Song, Esq., 1617 JFK Boulevard, Suite 1400, One Penn Center Plaza, Philadelphia, PA 19103
14574233	+ Wilmington Savings Fund Society, FSB, as Trustee, c/o Rebecca Solarz, KML Law Group, 701 Market Street Suite 5000, Philadelphia, PA. 19106-1541

TOTAL: 8

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: megan.harper@phila.gov	Nov 26 2024 00:17:00	City of Philadelphia, City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor, Philadelphia, PA 19102-1595
14393486	+ Email/Text: bncnotifications@pheaa.org	Nov 26 2024 00:17:00	AES/PNC Bank, Attn: Bankruptcy, Po Box 2461, Harrisburg, PA 17105-2461
14393479	+ Email/Text: bncnotifications@pheaa.org	Nov 26 2024 00:17:00	Aes/pheaa, Attn: Bankruptcy, Po Box 2461, Harrisburg, PA 17105-2461
14393488	+ Email/Text: BarclaysBankDelaware@tsico.com	Nov 26 2024 00:17:00	Barclays Bank Delaware, Attn: Correspondence, Po Box 8801, Wilmington, DE 19899-8801
14492845	Email/Text: BKBCNMAIL@carringtonms.com	Nov 26 2024 00:17:00	WILMINGTON SAVINGS, CARRINGTON MTG SERV, 1600 S. DOUGLASS RD., ANAHEIM, CA 92806
14561510	Email/Text: BKBCNMAIL@carringtonms.com	Nov 26 2024 00:17:00	Wilmington Savings Fund Society, FSB, as trustee o, Bankruptcy Dept, 1600 South Douglass Road, Suite 200-A, Anaheim, CA 92806
14393495	Email/Text: megan.harper@phila.gov	Nov 26 2024 00:17:00	City of Philadelphia, Law Department, Tax Unit/Bankruptcy Group, MSB, 1401 JFK Blvd., 5th Floor, Philadelphia, PA 19102-1595
14453452	Email/Text: megan.harper@phila.gov	Nov 26 2024 00:17:00	Water Revenue Bureau, City of Philadelphia Law Department, Tax & Revenue Unit, c/o Pamela Elchert Thurmond, Esquire, 1401 John F. Kennedy Blvd., 5th Floor, Philadelphia, PA 19102-1595
14426576	Email/Text: megan.harper@phila.gov	Nov 26 2024 00:17:00	Water Revenue Bureau, c/o Pamela Elchert

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14393489	+ Email/Text: caineweiner@ebn.phinsolutions.com	Nov 26 2024 00:17:56	Thurmond, Esquire, Tax & Revenue Unit, Bankruptcy Group, MSB, 1401 John F. Kennedy Blvd., 5th Floor, Philadelphia, PA 19102-1595
14393490	^ MEBN	Nov 26 2024 00:14:43	Caine & Weiner, Attn: Bankruptcy, 5805 Sepulveda Blvd, Sherman Oaks, CA 91411-2546
14393491	+ Email/PDF: AIS.cocard.ebn@aisinfo.com	Nov 26 2024 00:19:53	California Business Bureau, Inc., Attn: Bankruptcy, Po Box 5010, Monrovia, CA 91017-7110
14432414	+ Email/Text: bankruptcy@cavps.com	Nov 26 2024 00:17:00	Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
14393496	Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Nov 26 2024 00:17:00	Comenity/Fashion Bug, Attn: Bankruptcy Dept, Po Box 18215, Columbus, OH 43218
14393497	+ Email/Text: bankruptcy@consumerportfolio.com	Nov 26 2024 00:17:00	Consumer Portfolio Svc, Attn: Bankruptcy, Po Box 57071, Irvine, CA 92619-7071
14393499	+ Email/PDF: ADVS_EBN_BKR_AUTO@advs.aidvantage.com	Nov 26 2024 00:21:06	Dept of Ed / Navient, Attn: Claims Dept, Po Box 9635, Wilkes Barr, PA 18773-9635
14479840	Email/Text: ECMCBKNotices@ecmc.org	Nov 26 2024 00:17:00	Educational Credit Management Corporation, P.O. Box 16408, St. Paul, MN 551160408
14393513	+ Email/Text: Bankruptcy@ICSystem.com	Nov 26 2024 00:17:00	I.C. System, Inc., 444 Highway 96 East, Po Box 64378, St. Paul, MN 55164-0378
14393492	Email/PDF: ais.chase.ebn@aisinfo.com	Nov 26 2024 00:21:05	Chase Card Services, Attn: Bankruptcy, Po Box 15298, Wilmington, DE 19850
14393494	Email/PDF: ais.chase.ebn@aisinfo.com	Nov 26 2024 00:31:40	Chase Mortgage, Chase Records Center/Attn: Correspondenc, Mail Code LA4 5555 700 Kansas Ln, Monroe, LA 71203
14427147	Email/PDF: ais.chase.ebn@aisinfo.com	Nov 26 2024 00:19:53	JPMorgan Chase Bank, National Association, Chase Records Center, Attn: Correspondence Mail, Mail Code LA4-5555, 700 Kansas Lane, Monroe LA 71203
14555074	Email/Text: BankruptcyECFMail@mccalla.com	Nov 26 2024 00:17:00	Wilmington Savings Fund Society, FSB, as trustee o, c/o McCalla Raymer Leibert Pierce, LLC, Bankruptcy Department, 1544 Old Alabama Road, Roswell, GA 30076
14393514	+ Email/PDF: bankruptcy_prod@navient.com	Nov 26 2024 00:20:23	Navient Solutions Inc, 11100 Usa Pkwy, Fishers, IN 46037-9255
14393524	Email/Text: bankruptcygroup@peco-energy.com	Nov 26 2024 00:17:00	PECO, 2301 Market Street, Philadelphia, PA 19103-1380
14393525	Email/Text: bankruptcygroup@peco-energy.com	Nov 26 2024 00:17:00	PECO, Attn: Legal Department, 2301 Market Street, Philadelphia, PA 19103-1380
14413929	+ Email/Text: bncnotifications@pheaa.org	Nov 26 2024 00:17:00	PHEAA, PO Box 8147, Harrisburg, PA 17105-8147
14409517	^ MEBN	Nov 26 2024 00:14:49	PHILA GAS WORKS, 800 W MONTGOMERY AVE, PHILADELPHIA, PA 19122-2898, ATTN: BANKRUPTCY DEPT,3FL
14393526	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Nov 26 2024 00:31:53	Portfolio Recovery, Attn: Bankruptcy, 120 Corporate Blvd, Norfold, VA 23502
14404051	Email/Text: RVSVCBICNOTICE1@state.pa.us	Nov 26 2024 00:17:00	Pennsylvania Department of Revenue, Bankruptcy Division PO Box 280946, Harrisburg, PA 17128-0946
14393527	+ Email/Text: bankruptcy@sw-credit.com	Nov 26 2024 00:17:00	Southwest Credit Systems, 4120 International Parkway, Suite 1100, Carrollton, TX 75007-1958
14393528	+ Email/Text: wfmelectronicbankruptcynotifications@verizonwireless.com	Nov 26 2024 00:17:00	Verizon, Verizon Wireless Bk Admin, 500

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Technology Dr Ste 550, Weldon Springs, MO  
63304-2225

TOTAL: 31

## BYPASSED RECIPIENTS

**The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.**

Recip ID	Bypass Reason	Name and Address
14393480		Aes/pheafrn
14393481		Aes/pheafrn
14393482		Aes/pheafrn
14393483		Aes/pheafrn
14393484		Aes/pheafrn
14393485		Aes/pheafrn
smg	*	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
14393487	*+	AES/PNC Bank, Attn: Bankruptcy, Po Box 2461, Harrisburg, PA 17105-2461
14393477	*+	AES/Past Cu, Attn: Bankruptcy, Po Box 2461, Harrisburg, PA 17105-2461
14393478	*+	AES/Past Cu, Attn: Bankruptcy, Po Box 2461, Harrisburg, PA 17105-2461
14393500	*+	Dept of Ed / Navient, Attn: Claims Dept, Po Box 9635, Wilkes Barr, PA 18773-9635
14393501	*+	Dept of Ed / Navient, Attn: Claims Dept, Po Box 9635, Wilkes Barr, PA 18773-9635
14393502	*+	Dept of Ed / Navient, Attn: Claims Dept, Po Box 9635, Wilkes Barr, PA 18773-9635
14393503	*+	Dept of Ed / Navient, Attn: Claims Dept, Po Box 9635, Wilkes Barr, PA 18773-9635
14393504	*+	Dept of Ed / Navient, Attn: Claims Dept, Po Box 9635, Wilkes Barr, PA 18773-9635
14393505	*+	Dept of Ed / Navient, Attn: Claims Dept, Po Box 9635, Wilkes Barr, PA 18773-9635
14393506	*+	Dept of Ed / Navient, Attn: Claims Dept, Po Box 9635, Wilkes Barr, PA 18773-9635
14393507	*+	Dept of Ed / Navient, Attn: Claims Dept, Po Box 9635, Wilkes Barr, PA 18773-9635
14393508	*+	Dept of Ed / Navient, Attn: Claims Dept, Po Box 9635, Wilkes Barr, PA 18773-9635
14393509	*+	Dept of Ed / Navient, Attn: Claims Dept, Po Box 9635, Wilkes Barr, PA 18773-9635
14393510	*+	Dept of Ed / Navient, Attn: Claims Dept, Po Box 9635, Wilkes Barr, PA 18773-9635
14479861	*	Educational Credit Management Corporation, P.O. Box 16408, St. Paul, MN 551160408
14393493	*P++	JPMORGAN CHASE BANK N A, BANKRUPTCY MAIL INTAKE TEAM, 700 KANSAS LANE FLOOR 01, MONROE LA 71203-4774, address filed with court:, Chase Card Services, Attn: Bankruptcy, Po Box 15298, Wilmington, DE 19850
14393515	*+	Navient Solutions Inc, 11100 Usa Pkwy, Fishers, IN 46037-9255
14393516	*+	Navient Solutions Inc, 11100 Usa Pkwy, Fishers, IN 46037-9255
14393517	*+	Navient Solutions Inc, 11100 Usa Pkwy, Fishers, IN 46037-9255
14393518	*+	Navient Solutions Inc, 11100 Usa Pkwy, Fishers, IN 46037-9255
14393519	*+	Navient Solutions Inc, 11100 Usa Pkwy, Fishers, IN 46037-9255
14393520	*+	Navient Solutions Inc, 11100 Usa Pkwy, Fishers, IN 46037-9255
14393521	*+	Navient Solutions Inc, 11100 Usa Pkwy, Fishers, IN 46037-9255
14393522	*+	Navient Solutions Inc, 11100 Usa Pkwy, Fishers, IN 46037-9255
14393523	*+	Navient Solutions Inc, 11100 Usa Pkwy, Fishers, IN 46037-9255
14434363	##+	Home Credit LLC, 6240 Sprint Parkway, Overland Park, KS 66211-1159

TOTAL: 6 Undeliverable, 26 Duplicate, 1 Out of date forwarding address

## NOTICE CERTIFICATION

**I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Nov 27, 2024

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 25, 2024 at the address(es) listed below:

Name	Email Address
DENISE ELIZABETH CARLON	on behalf of Creditor Wilmington Savings Fund Society FSB, as trustee of Stanwich Mortgage Loan Trust F bkgroup@kmllawgroup.com
JEROME B. BLANK	on behalf of Creditor Wilmington Savings Fund Society et al jblank@pincuslaw.com, mmorris@pincuslaw.com
KENNETH E. WEST	ecfemails@ph13trustee.com philaecf@gmail.com
MARIO J. HANYON	on behalf of Creditor Wilmington Savings Fund Society et al wbefcf@brockandscott.com, mario.hanyon@brockandscott.com
PAMELA ELCHERT THURMOND	on behalf of BANKRUPTCY GROUP MS CITY OF PHILADELPHIA LAW DEPARTMENT TAX & REVENUE UNIT pamela.thurmond@phila.gov
PAUL H. YOUNG	on behalf of Debtor Elease C Gindraw support@ymalaw.com ykaecf@gmail.com,paullawyers@gmail.com,pyoung@ymalaw.com;youngpr83562@notify.bestcase.com,tkennedy@ymalaw.com ,lesliebrown.paralegal@gmail.com,cmccullough@ymalaw.com
THOMAS SONG	on behalf of Creditor Wilmington Savings Fund Society et al tomysong0@gmail.com
THOMAS SONG	on behalf of Creditor Jpmorgan Chase Bank National Association tomysong0@gmail.com
United States Trustee	USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 9

IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE EASTERN DISTRICT OF PENNSYLVANIA

IN RE:  
Elease C Gindraw ) Case No. 19-15948-amc  
)  
)  
)  
Debtor(s). ) Chapter: 13  
)  
)

**NOTICE OF DEADLINE TO OBJECT TO DISCHARGE**

To all creditors and parties in interest, NOTICE IS GIVEN THAT:

The Standing Chapter 13 Trustee has indicated that all plan payments have been made.

Any objection to the entry of the Debtor(s)' Order of Discharge or request to delay the entry of discharge pursuant to 11 U.S.C. § 1328(h), must be filed in writing within 14 days from the date of this Notice with the Clerk of the U.S. Bankruptcy Court.

All objections must be filed with the Clerk at the following address:

Eastern District of Pennsylvania  
900 Market Street  
Suite 400  
Philadelphia, PA 19107

In the absence of any objection, the Court may enter the Order of Discharge.

Date: November 25, 2024

For The Court

Timothy B. McGrath  
Clerk of Court